

First Time Homebuyer Education (HBE)

First- Time Homebuyers, unless qualifying under a Veterans Exception or those who are exempt by purchasing a home in a Federal Designated Targeted Area as specified in the Program Guide, must complete a Program-approved pre-purchase homebuyer education course. We will accept face-to-face homebuyer education if provided by a HUD approved counseling agency, a unit of local government that provides pre-purchase homebuyer education in Florida or a counseling agency designated by a unit of local government to provide home buyer education on their behalf. Refer to [HUD](#) website for a list of approved education providers by County.

Online HBE is permitted if provided by a HUD approved agency, a unit of local government that provides pre-purchase homebuyer education in Florida, a mortgage insurance provider or an Agency or GSE sponsored course.

Certificate of completion are acceptable for 2 years from date of completion.